



Delaware State Housing Authority

Housing & Community Development in Delaware

May 19, 2025



DSHA OVERVIEW

- Our mission is to efficiently provide, and assist others to provide, quality, affordable housing opportunities and appropriate supportive services to low- and moderate-income Delawareans.
- Core Services:
 - Homeownership
 - Rental Housing
 - Community Development





HOMEOWNERSHIP

- Last year, 1,534 Delaware families used Delaware State Housing Authority homeownership programs to buy a home
- Loans work through standard mortgage programs, including conventional, VA, and USDA mortgages
- Smart Start, Home Sweet Home, Delaware Diamonds, First State Home Loan, Diamond in the Rough – both first-time and repeat homebuyer programs
- First-Time Homebuyers Tax Credit (up to \$2,000 a year)
- Delaware Emergency Mortgage Assistance Program (DEMAP)

**STOP RENTING
& START *Owning***

LET US HELP YOU BUY A HOME YOU CAN AFFORD!

- DOWN PAYMENT HELP
- CLOSING COSTS HELP
- FEDERAL TAX CREDITS

HOME FOR SALE

888-363-8808 KISSYOURLANDLORDGOODBYE.COM

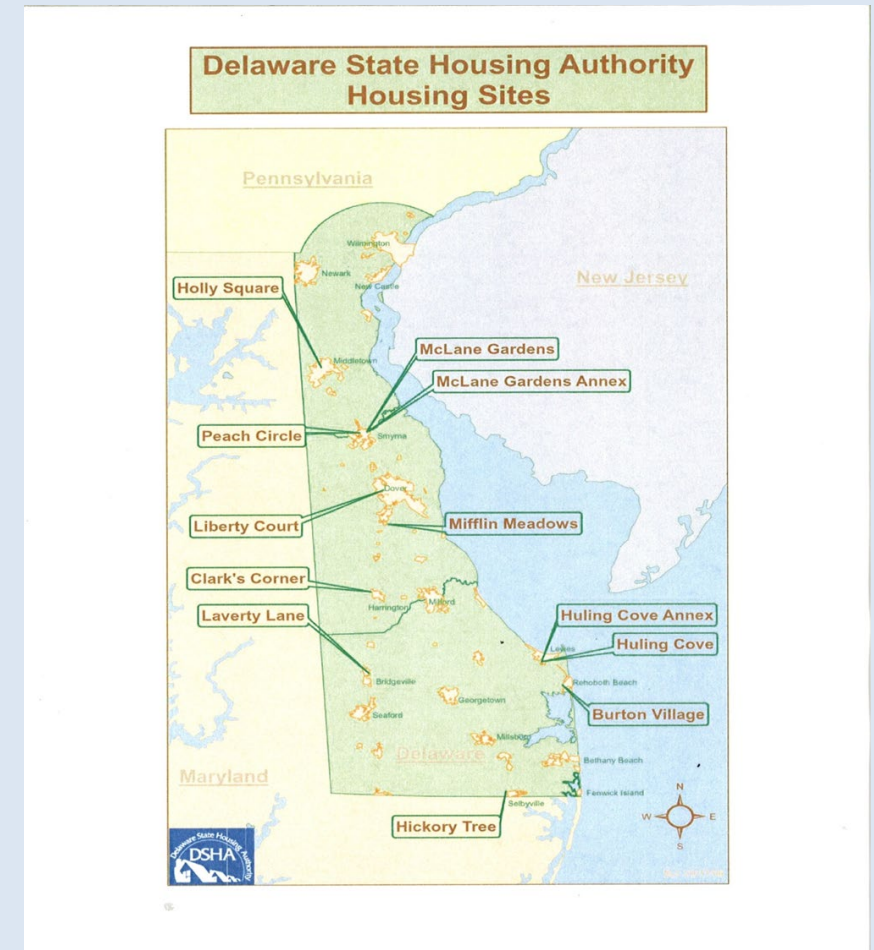
DSHA





RENTAL HOUSING

- As a PHA, DSHA supports affordable housing through 286 public housing units, 206 tax credit/RAD units, and recently issued 209 project-based vouchers
- DSHA administers 902 Housing Choice Vouchers (HCV) in Kent and Sussex counties
- Project-based rental assistance that is tied to the apartment
- Rent is set at 30% - 35% of the tenant's income
- **Delaware.AffordableHousing.com**
 - Can apply for public housing/housing vouchers





COMMUNITY DEVELOPMENT

- **Finance the construction and preservation of income-restricted rental units**
 - Low-Income Housing Tax Credit (LIHTC) Program, Permanent Supportive Housing, Special Population Housing
- **Finance the acquisition, rehab, construction, and/or repair of homeownership units**
 - Strong Neighborhoods Housing Fund, Community Development Block Grant, Statewide Emergency Repair Program, etc.
- **Downtown Development District (DDD) Program**
 - Provides rebates for commercial & residential investments in designated downtown areas





WHAT DOES “AFFORDABLE” MEAN?

- **Housing is considered affordable if you are paying no more than 30% of your gross monthly income on housing costs** (rent + utilities or mortgage + taxes and utilities)
- If you do pay more than 30% of your income on housing costs, you are considered cost-burdened, and your housing is not affordable
- Bottom line: Housing affordability is relative to income, and everyone should be housed affordably





AFFORDABILITY IN CONTEXT

Household Income as a Percentage of Area Median Income, by State and County, 2023

| Percentage of AMI | Delaware | New Castle County | Kent County | Sussex County |
|-------------------|----------|-------------------|-------------|---------------|
| 30% AMI | \$23,450 | \$26,800 | \$19,720 | \$21,350 |
| 50% AMI | \$39,100 | \$44,650 | \$32,700 | \$35,600 |
| 60% AMI | \$46,920 | \$53,580 | \$39,240 | \$42,720 |
| 80% AMI | \$62,550 | \$71,400 | \$52,300 | \$56,900 |
| 100% AMI | \$78,200 | \$89,300 | \$65,400 | \$71,200 |
| 120% AMI | \$93,840 | \$107,160 | \$78,480 | \$85,440 |

Maximum Affordable Housing Costs, by Income, by State and County, 2023

| Percentage of AMI | Delaware | New Castle County | Kent County | Sussex County |
|-------------------|----------|-------------------|-------------|---------------|
| 30% AMI | \$586 | \$670 | \$493 | \$534 |
| 50% AMI | \$978 | \$1,116 | \$818 | \$890 |
| 60% AMI | \$1,173 | \$1,340 | \$981 | \$1,068 |
| 80% AMI | \$1,564 | \$1,785 | \$1,308 | \$1,423 |
| 100% AMI | \$1,955 | \$2,233 | \$1,635 | \$1,780 |
| 120% AMI | \$2,346 | \$2,679 | \$1,962 | \$2,136 |



DISTRICT 4 – ALICE DATA

- **ALICE** is an acronym for Asset Limited, Income Constrained, Employed, and represents the growing number of families who are unable to afford the basics of housing, child care, food, transportation, health care, and technology. These workers often struggle to keep their own households from financial ruin, while keeping our local communities running.

| DISTRICT 4 (# of households) | |
|---------------------------------|-------|
| Above ALICE Threshold: | 6,940 |
| ALICE: | 3,626 |
| Poverty: | 957 |
| % Below ALICE Threshold: | 40% |



PRIORITIES

- **Increasing Housing Supply**
 - Land use/zoning reform to facilitate greater housing type diversity
 - Higher density housing in areas served by infrastructure
 - Affordable Housing Production Task Force (AHPTF) submitted 71 ideas to increase housing supply in Delaware
 - SB 87 – Allow ADUs on single-family lots
 - Executive Order #4 – Streamline approval and permitting processes for affordable and workforce housing





PRIORITIES





PRIORITIES

| HOUSING TYPE | DELAWARE | LONG NECK CDP | DIFFERENCE |
|-------------------------------------|----------|------------------|-----------------|
| Single-Family, Detached: | 61.3% | 30% | (-31.3%) |
| Single-Family, Attached: | 15.0% | 2.2% | (-12.8%) |
| 3 or 4 apts: | 1.9% | 0.1% | (-1.8%) |
| 5 to 9 apts: | 4.1% | 0.1% | (4.0%) |
| 10+ apts: | 10.0% | 8.1% | (-1.9%) |
| Mobile: | 6.4% | 60% | (+53.6%) |

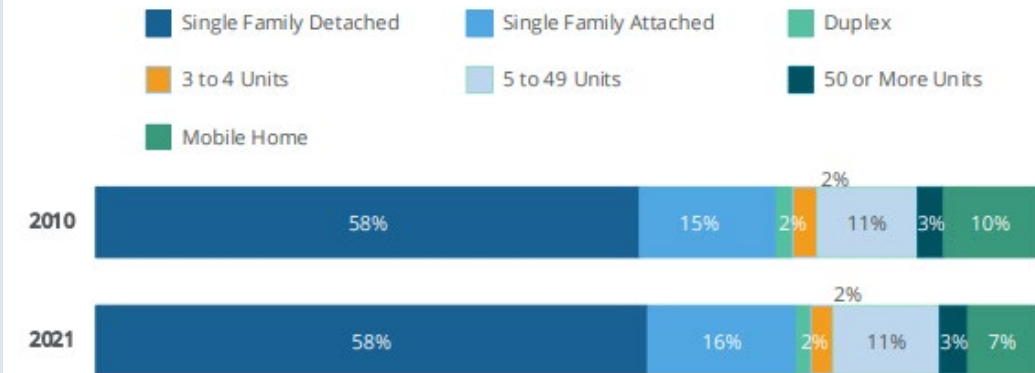
| HOUSING TYPE | SUSSEX COUNTY | LONG NECK CDP | DIFFERENCE |
|-------------------------------------|------------------|------------------|-----------------|
| Single-Family, Detached: | 71.2% | 30% | (-41.2%) |
| Single-Family, Attached: | 7.4% | 2.2% | (-5.2%) |
| 3 or 4 apts: | 0.7% | 0.1% | (-0.6%) |
| 5 to 9 apts: | 2.1% | 0.1% | (-2.0%) |
| 10+ apts: | 5.9% | 8.1% | (-2.2%) |
| Mobile: | 12.1% | 60% | (+47.9%) |



PRIORITIES

- **Land Use & Zoning**
 - Local land use and zoning regulations determine what types of housing can be built, where they can be built, and even details such as minimum lot size and dwelling unit size
 - Typically, land use and zoning regulations make it easy to build single-family detached housing, but harder to build other housing types
 - This had led to a predominance of single-family detached housing, which is unaffordable for many households

Housing Unit Type, Delaware, 2010 and 2021



Source: 2011 and 2021 5-year ACS and Root Policy Research.



PRIORITIES

- **Decreasing Homelessness**
 - State's homeless population increased 16% between 2024 and 2025
 - Children under 18 accounted for the largest age group experiencing homelessness (27.3%)
 - Executive Order #8 – Delaware Interagency Collaborative to End Homelessness
 - Decrease homelessness by 50% and end youth homelessness in 5 years
 - Examine feasibility of creating HOPE Center model in Kent and Sussex counties





DISTRICT 4 FEEDBACK

- Questions?
- What are the housing needs of residents & stakeholders in District 4?
- How can DSHA/State of Delaware address these housing needs?





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